

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: Highmark  
NAIC Code: 63024  
SERFF Tracking #: HLTH-133667407  
Market Segment: Small Group

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

- 1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
- 2 Market segment refers to individual (which includes Catastrophic) or Small Group.
- 3 The requested percentage rate change reflects the expected change that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
- 4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
- 5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024 and 10/1/2024.
- 6 If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).
- 7 The "requested rate change" includes the impact of any riders (such as, age 29, domestic partner, family planning, pediatric dental, etc.).
- 8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
- 11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.
- 12 The exhibit must be submitted as an Excel file and as a PDF file.
- 13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-41 of Exhibit 13c.
- 14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-42 and Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

Totals \$334,801,162 47,121 26,189

Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Annualized Premiums as of	Total # of Members as of	Total # of Subscribers as of	DISTRIBUTION OF MEMBERS - Number of Members with Requested Percentage Rate Change at Percent														Requested Percentage Rate Change		
									3/31/2023	3/31/2023	3/31/2023	Decrease	No Change	6.1% - 4.9%	5.0% - 8.0%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Lowest	Highest	Weighted Avg
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	CLASSIC	Platinum Classic	\$31,082,036	2,219	4,098	2,219	-	-	-	-	-	-	-	-	4,098	-	-	-	-	20.56%	20.56%	20.56%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	POS	Platinum POS Plus	\$60,691,872	8,816	4,860	8,816	-	-	-	-	-	-	-	-	8,816	-	-	-	-	20.80%	20.80%	20.80%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	EX	Platinum EX Plus	\$7,138,418	919	478	919	-	-	-	-	-	-	-	-	-	-	-	-	-	20.89%	20.89%	20.89%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	APEX	Platinum Apex Plus	\$2,008,436	288	196	288	-	-	-	-	-	-	-	-	-	-	-	-	-	20.84%	20.84%	20.84%
Small Group	01/01/24	GOLD	2 - Buffalo Area	CLASSIC	Gold Classic	\$13,975,504	2,092	1,184	2,092	-	-	-	-	-	-	-	-	-	-	-	-	-	20.97%	20.97%	20.97%
Small Group	01/01/24	GOLD	2 - Buffalo Area	7100 SERIES	Gold POS 7100	\$12,650,499	2,038	1,093	2,038	-	-	-	-	-	-	-	-	-	-	-	-	-	21.07%	21.07%	21.07%
Small Group	01/01/24	GOLD	2 - Buffalo Area	7100 SERIES	Gold 7100EX	\$6,527,761	861	402	861	-	-	-	-	-	-	-	-	-	-	-	-	-	21.67%	21.67%	21.67%
Small Group	01/01/24	GOLD	2 - Buffalo Area	APEX	Gold Apex 7100	\$470,075	80	64	80	-	-	-	-	-	-	-	-	-	-	-	-	-	21.29%	21.29%	21.29%
Small Group	01/01/24	GOLD	2 - Buffalo Area	COMPLETE	Gold Complete	\$13,299,226	2,235	1,094	2,235	-	-	-	-	-	-	-	-	-	-	-	-	-	22.86%	22.86%	22.86%
Small Group	01/01/24	GOLD	2 - Buffalo Area	HEALTHY NEW YORK	Gold Healthy New York	\$1,233,170	225	153	225	-	-	-	-	-	-	-	-	-	-	-	-	-	21.11%	21.11%	21.11%
Small Group	01/01/24	SILVER	2 - Buffalo Area	CLASSIC	Silver Classic	\$4,665,847	797	486	797	-	-	-	-	-	-	-	-	-	-	-	-	-	18.43%	18.43%	18.43%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver PPO 7100	\$18,382,869	2,583	1,387	2,583	-	-	-	-	-	-	-	-	-	-	-	-	-	19.17%	19.17%	19.17%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver POS 7100	\$3,401,508	6,018	3,609	6,018	-	-	-	-	-	-	-	-	-	-	-	-	-	19.48%	19.48%	19.48%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver 7100EX	\$2,118,265	366	190	366	-	-	-	-	-	-	-	-	-	-	-	-	-	19.58%	19.58%	19.58%
Small Group	01/01/24	SILVER	2 - Buffalo Area	APEX	Silver Apex 7100	\$2,122,454	404	276	404	-	-	-	-	-	-	-	-	-	-	-	-	-	19.16%	19.16%	19.16%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver PPO 8100	\$3,027,014	457	284	457	-	-	-	-	-	-	-	-	-	-	-	-	-	19.67%	19.67%	19.67%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver POS 8100	\$4,682,442	907	577	907	-	-	-	-	-	-	-	-	-	-	-	-	-	19.39%	19.39%	19.39%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver 8100EX	\$942,515	175	95	175	-	-	-	-	-	-	-	-	-	-	-	-	-	19.43%	19.43%	19.43%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	APEX	Silver Apex 8100	\$188,757	38	27	38	-	-	-	-	-	-	-	-	-	-	-	-	-	19.99%	19.99%	19.99%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	CLASSIC	Bronze Classic	\$2,844,469	614	464	614	-	-	-	-	-	-	-	-	-	-	-	-	-	21.81%	21.81%	21.81%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	8000 SERIES	Bronze 8000EX	\$1,792,782	365	199	365	-	-	-	-	-	-	-	-	-	-	-	-	-	20.07%	20.07%	20.07%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	8000 SERIES	Bronze POS 8000	\$237,052	50	38	50	-	-	-	-	-	-	-	-	-	-	-	-	-	19.18%	19.18%	19.18%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	APEX	Bronze Apex 8000	\$118,886	26	17	26	-	-	-	-	-	-	-	-	-	-	-	-	-	17.69%	17.69%	17.69%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	APEX	Bronze Apex	\$139,372	29	16	29	-	-	-	-	-	-	-	-	-	-	-	-	-	16.47%	16.47%	16.47%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	CLASSIC	Platinum Classic	\$138,528	18	16	18	-	-	-	-	-	-	-	-	-	-	-	-	-	20.56%	20.56%	20.56%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	POS	Platinum POS Plus	\$379,792	51	37	51	-	-	-	-	-	-	-	-	-	-	-	-	-	20.80%	20.80%	20.80%
Small Group	01/01/24	GOLD	2 - Buffalo Area	7100 SERIES	Gold 7100EX	\$6,472	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	21.67%	21.67%	21.67%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver PPO 7100	\$42,701	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	19.17%	19.17%	19.17%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver POS 8100	\$4,169	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	19.26%	19.26%	19.26%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	8000 SERIES	Bronze 8000EX	\$34,288	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	20.07%	20.07%	20.07%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	CLASSIC	Platinum Classic	\$2,240,673	294	144	294	-	-	-	-	-	-	-	-	-	-	-	-	-	20.55%	20.55%	20.55%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	POS	Platinum POS Plus	\$3,861,033	516	306	516	-	-	-	-	-	-	-	-	-	-	-	-	-	20.79%	20.79%	20.79%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	EX	Platinum EX Plus	\$616,325	79	27	79	-	-	-	-	-	-	-	-	-	-	-	-	-	20.88%	20.88%	20.88%
Small Group	01/01/24	PLATINUM	2 - Buffalo Area	APEX	Platinum Apex Plus	\$49,598	7	5	7	-	-	-	-	-	-	-	-	-	-	-	-	-	20.54%	20.54%	20.54%
Small Group	01/01/24	GOLD	2 - Buffalo Area	CLASSIC	Gold Classic	\$590,710	88	51	88	-	-	-	-	-	-	-	-	-	-	-	-	-	20.97%	20.97%	20.97%
Small Group	01/01/24	GOLD	2 - Buffalo Area	7100 SERIES	Gold POS 7100	\$642,445	81	103	81	-	-	-	-	-	-	-	-	-	-	-	-	-	21.56%	21.56%	21.56%
Small Group	01/01/24	GOLD	2 - Buffalo Area	7100 SERIES	Gold 7100EX	\$263,043	39	13	39	-	-	-	-	-	-	-	-	-	-	-	-	-	21.67%	21.67%	21.67%
Small Group	01/01/24	GOLD	2 - Buffalo Area	COMPLETE	Gold Complete	\$1,967,169	329	134	329	-	-	-	-	-	-	-	-	-	-	-	-	-	22.95%	22.95%	22.95%
Small Group	01/01/24	GOLD	2 - Buffalo Area	HEALTHY NEW YORK	Gold Healthy New York	\$22,026	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	21.10%	21.10%	21.10%
Small Group	01/01/24	SILVER	2 - Buffalo Area	CLASSIC	Silver Classic	\$211,776	36	16	36	-	-	-	-	-	-	-	-	-	-	-	-	-	18.43%	18.43%	18.43%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver PPO 7100	\$493,415	69	20	69	-	-	-	-	-	-	-	-	-	-	-	-	-	19.16%	19.16%	19.16%
Small Group	01/01/24	SILVER	2 - Buffalo Area	7100 SERIES	Silver POS 7100	\$1,215,810	218	107	218	-	-	-	-	-	-	-	-	-	-	-	-	-	19.45%	19.45%	19.45%
Small Group	01/01/24	SILVER	2 - Buffalo Area	APEX	Silver Apex 7100	\$31,674	8	2	8	-	-	-	-	-	-	-	-	-	-	-	-	-	19.57%	19.57%	19.57%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver PPO 8100	\$86,523	13	9	13	-	-	-	-	-	-	-	-	-	-	-	-	-	19.16%	19.16%	19.16%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver POS 8100	\$337,336	65	30	65	-	-	-	-	-	-	-	-	-	-	-	-	-	19.29%	19.29%	19.29%
Small Group	01/01/24	SILVER	2 - Buffalo Area	8100 SERIES	Silver 8100EX	\$73,766	14	4	14	-	-	-	-	-	-	-	-	-	-	-	-	-	19.42%	19.42%	19.42%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	CLASSIC	Bronze Classic	\$32,587	7	4	7	-	-	-	-	-	-	-	-	-	-	-	-	-	21.81%	21.81%	21.81%
Small Group	01/01/24	BRONZE	2 - Buffalo Area	8000 SERIES	Bronze 8000EX	\$93,989	13	6	13	-	-	-	-	-	-	-	-	-	-	-	-	-	20.96%	20.96%	20.96%
Small Group	01/01/24	PLATINUM	1 - Albany Area	PPO	Platinum PPO Plus	\$12,547,304	1,167	671	1,167	-	-	-	-	-	-	-	-	-	-	-	-	-	21.13%	21.13%	21.13%
Small Group	01/01/24	PLATINUM	1 - Albany Area	RADIUS	Platinum Radius Plus	\$2,015,626	213	130	213	-	-	-	-	-	-	-	-	-	-	-	-	-	21.21%	21.21%	21.21%